

Information to identify the case:			
Debtor 1	John W. Hobor		
	First Name	Middle Name	Last Name
Debtor 2	Rebecca L. Hobor		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	17-70237-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John W. Hobor

Rebecca L. Hobor

2/1/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John W. Hobor
Rebecca L. Hobor
Debtors

Case No. 17-70237-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Feb 01, 2021

User: mgut
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John W. Hobor, Rebecca L. Hobor, 499 Linkville Road, Johnstown, PA 15906-3920
aty	+ 1st Summit Bank, 125 Donald Lane, PO Box 5480, Johnstown, PA 15904-5480
14387589	++ 1ST SUMMIT BANK, PO BOX 5480, JOHNSTOWN PA 15904-5480 address filed with court:, 1ST Summit Bank, 125 Donald Lane, Johnstown, PA 15904
14387591	+ Best Egg, Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4546
14387594	+ Department of the Treasury, Bureau of the Fiscal Service, P.O. Box 830794, Birmingham, AL 35283-0794
14387595	+ First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14387597	+ First National Bank of PA, 532-534 Main Street, Johnstown, PA 15901-2093
14387598	JP Morgan Chase, P.O. Box 7399, Columbus, OH 43218
14387599	+ Merho Federal Credit Union, 15 Irene Street, Johnstown, PA 15905-4124
14966670	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14392329	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14387600	++ U S SMALL BUSINESS ADMINISTRATION, ATTN PITTSBURGH DISTRICT OFFICE, 411 SEVENTH AVENUE, SUITE 1450, PITTSBURGH PA 15219-1905 address filed with court:, U.S. Small Business Administration, 411 Seventh Avenue, Suite 1450, Pittsburgh, PA 15219
14387601	+ Wyndham Visa Card Services, P.O. Bxo 13337, Philadelphia, PA 19101-3337

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 02 2021 08:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2021 07:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 02 2021 08:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2021 07:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JPMORGANCHASE	Feb 02 2021 08:13:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
14387590	+ EDI: GMACFS.COM	Feb 02 2021 08:13:00	Ally, P.O. Box 380902, Minneapolis, MN 55438-0902
14398028	EDI: GMACFS.COM	Feb 02 2021 08:13:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14387592	+ EDI: WFNNB.COM		

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		Feb 02 2021 08:13:00	Boscov's, c/o Comenity State Bank, P.O. Box 659622, San Antonio, TX 78265-9622
14387596	+ Email/Text: bankruptcynotice@fcbanking.com	Feb 02 2021 07:57:00	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
14387593	EDI: JPMORGANCHASE	Feb 02 2021 08:13:00	Chase Credit Card, P.O. Box 15123, Wilmington, DE 19850
14405066	EDI: JPMORGANCHASE	Feb 02 2021 08:13:00	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14657048	Email/PDF: resurgentbknotifications@resurgent.com	Feb 02 2021 07:45:29	LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Grantor, Trust 2017-1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14966670	+ EDI: AISMIDFIRST	Feb 02 2021 08:13:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14680709	EDI: PRA.COM	Feb 02 2021 08:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14388316	+ EDI: PRA.COM	Feb 02 2021 08:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14664863	EDI: Q3G.COM	Feb 02 2021 08:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14387600	Email/Text: wpainfo@sba.gov	Feb 02 2021 07:57:00	U.S. Small Business Administration, 411 Seventh Avenue, Suite 1450, Pittsburgh, PA 15219

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: mgut

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Brian Nicholas

on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com

David J. Novak

on behalf of Attorney 1st Summit Bank davidnov162@hotmail.com rfn@jjbodies.com

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on behalf of Joint Debtor Rebecca L. Hobor FFordhamlaw@msn.com fordham-law@hotmail.com

Forrest B. Fordham, III

on behalf of Plaintiff Rebecca L. Hobor FFordhamlaw@msn.com fordham-law@hotmail.com

Forrest B. Fordham, III

on behalf of Plaintiff John W. Hobor FFordhamlaw@msn.com fordham-law@hotmail.com

Forrest B. Fordham, III

on behalf of Debtor John W. Hobor FFordhamlaw@msn.com fordham-law@hotmail.com

Jill Locnikar

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Kevin Scott Frankel

on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com

Office of the United States Trustee

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10